

# **Exhibit F**

2011 0388

2010 4779

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Prepared By: Brandi Edwards

Return To: Branch Banking and Trust Co.  
301 College St  
Greenville SC, 29601

BB&T Mortgage Loan No- 6990145421

**LOAN MODIFICATION AGREEMENT**  
(Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), is effective June 1, 2010, between Valarie D Walker (Borrower) and Branch Banking and Trust Co. ("Lender"), amends and supplements (1) the Note made by the Borrower, dated 05/09/2000 the original principal sum of U.S. \$92,200.00 and (2) Mortgage Deed of Trust or Deed to Secure Debt ("the Security Instrument"), recorded on 05/04/2000 and recorded in Deed book 780 page 264 the Office of the registry of Charlottesville City. Note bearing the same date as, and secured by, the Security instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at.

101 N Baker Street

Charlottesville VA 22903

The real property described being set forth as follows:

See Exhibit A

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. The Borrower acknowledges that interest has accrued but has not been paid and the Lender has incurred, paid or otherwise advanced taxes, insurance premiums and other expenses necessary to protect or enforce its interest in the Note and the Security Instrument, and that such interest, cost and expenses, in the total amount of \$10,286.03 has been added to the indebtedness under the terms of the Note and Security Instrument, as of June 1, 2010, the amount, including such amounts which have been added to the indebtedness (if any), payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$93,342.63.

Borrower Initial: VOW

Co-Borrower Initial: Ree

Ree  
1.27.11

Ree  
1.27.11

**BB&T Mortgage loan No: 6990145421**

1. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 5.000%, from June 1, 2010. The Borrower promises to make monthly payments of principal and interest of U.S. \$616.02, beginning on the July 1, 2010 and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on June 1, 2030 (the "Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, the Borrower will pay these amounts in full on the Maturity Date.

**The Borrower will make such payments at Branch Banking and Trust Company, Mortgage Payment Center, P.O. Box Box 580302, Charlotte, NC 28258-0302 or such other place as the Lender may require.**

2. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. If the Lender exercises this option, the Lender shall give the Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which the Borrower must pay all sums secured by this Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.
3. The borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever canceled, null and void, as of the date specified in paragraph No. 1 above:
  - a) all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note; and
  - b) all terms and provisions of any adjustable rate rider or other instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the Note or Security instrument and that contains any such terms and provisions as those referred to in (a) above.
5. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

Borrower Initial: VPW

Co-Borrower Initial: \_\_\_\_\_

**Exhibit "A" - Legal Description**  
For File: 1447791

The following described real estate situated in the County of Charlottesville and State of Virginia, to wit:

ALL THAT CERTAIN LOT OR PARCEL OF LAND, TOGETHER WITH IMPROVEMENTS THEREON AND APPURTENANCES THEREUNTO BELONGING, SITUATED IN CHARLOTTESVILLE, VIRGINIA, IN "PINECREST" SUBDIVISION, FRONTING 68 FEET ON NORTH BAKER STREET, BEING LOT 3, BLOCK B, AS SHOWN ON PLAT OF "PINECREST" MADE BY A.B. SWEET & ASSOCIATES DATED DECEMBER OF 1954, REVISED JULY 30, 1955, OF RECORD IN THE CLERK'S OFFICE OF THE CIRCUIT COURT OF THE CITY OF CHARLOTTESVILLE, VIRGINIA IN DEED BOOK 186, PAGE 67.

Being the same property conveyed to Valarie D Walker, by deed dated May 3, 2000, from Duane Ramm and Patrick L Burns, and recorded in the Clerk's Office of the Circuit Court of the City of Charlottesville, Virginia, in Deed Book 780, Page 362.

Parcel No: 230-158.000  
Commonly known as: 101 North Baker Street, Charlottesville VA 22903

BB&T Mortgage loan No: 6990145421

(Individual Acknowledgement)

Witness our hands and seals to this Agreement this 24 day of June, 2010.

Jean B. Johnson  
Witness Signature

BY: Valarie D. Walker  
Valarie D Walker - Borrower

Jean B. Johnson  
Witness Printed Name

BY: \_\_\_\_\_  
n/a - Borrower

Sarah M. Rosas Morales  
Witness Signature

Sarah M. Rosas Morales  
Witness Printed Name

STATE OF \_\_\_\_\_ )  
COUNTY OF \_\_\_\_\_ )

I, Terri Lee Payne, a Notary Public of said county do hereby certify that \_\_\_\_\_, Borrower(s) personally appeared before me this day and acknowledged the execution of the foregoing AGREEMENT.

The execution thereof SWORN to before me this 24<sup>th</sup> day of June, 2010.

NOTARY PUBLIC FOR City of Charlottesville

My Commission Expires: 12-31-10

Terri Lee Payne  
Notary Public

Notary  
1030280



BB&T Mortgage Loan #6990145421

(Corporate Acknowledgement)

Witness our hands and seals to this Agreement this 15<sup>th</sup> day of July, 2010.

WITNESSED BY:

Branch, Banking, and Trust

Brandi Edwards

BY: Mike Pocisk  
Mike Pocisk, Vice President

Printed Name: Brandi Edwards

Angela Hunt

Printed Name: Angela Hunt

STATE OF South Carolina)

COUNTY OF Greenville)

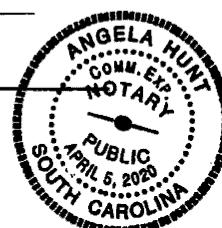
I, Angela Hunt, Notary Public of said County, do hereby certify that, Mike Pocisk Lender/Note Holder, personally appeared before me this day and acknowledged that he is VP of Branch, Banking, and Trust, and acknowledge on behalf of the corporation the due execution of the foregoing instrument

SWORN TO BEFORE ME THIS 15<sup>th</sup> day of July, 2010.

My Commission Expires: 4/5/2020

Angela Hunt  
Notary Public

Notary Public of South Carolina



STATE TAX \$        (039) Admitted to Record in the Clerk's Office of the  
CITY TAX \$        (214) Circuit Court of the City of Charlottesville,  
TRANS \$        (212) Virginia, on the 27 day of JAN, 2011  
TECH. FEE \$ 5.00 (108) at 12:15 o'clock A.M., and recorded in  
CLERK'S FEE \$ 14.50 (301) Deed Book No.        Page         
VSLF \$ 1.50 (145)  
STATE FEE \$        (035) Deed Book No.        Page         
SEQ 58.1-801  
STATE TAX \$        (038) The taxes imposed by §§ 58.1-801 and 58.1-  
LOCAL TAX \$        (220) 802 of the Virginia Code have been paid.  
LOCAL TAX \$        (223)

TOTAL \$ 21.00

Paul C. Garrett, Clerk